

What is claimed is:

1           1.     A system comprising:  
2           a network provider that provides a health care plan;  
3           one or more medical service/good providers that have joined the health care plan;  
4           one or more individuals that are members of the health care plan; and  
5           a discount price list provided by the network provider that regulates the cost of  
6 services/goods provided to the members by the medical service/good providers such that the  
7 members pay the medical service/good providers in-full directly for any services/goods  
8 rendered based on the discount price list.

1           2.     The system as recited in claim 1, wherein the discount price list is a variable  
2 discount price list that tracks a known standard service price list.

1           3.     The system as recited in claim 1, wherein the individuals pay a membership  
2 fee to the network provider to join the health care plan.

1           4.     The system as recited in claim 3, wherein the membership fee is paid by the  
2 individual's employer.

1           5.     The system as recited in claim 3, wherein the membership fee is paid by the  
2 individual's business.

1           6.     The system as recited in claim 3, wherein the membership fee is a renewal fee.

1           7.     The system as recited in claim 1, wherein the member includes his/her family  
2 in the health care plan.

1           8.     The system as recited in claim 1, wherein the medical service/good providers  
2 are selected from the group consisting of physicians, hospitals, physical therapists, nursing  
3 facilities, cancer treatment centers, optical and hearing aid dispensaries, hospices, clinics,  
4 pharmacies, chiropractors, dentists, medical supply stores, hospital supply stores and  
5 handicap equipment suppliers.

1           9.     The system as recited in claim 1, wherein the medical service/good provider is  
2 a doctor that works for a corporation.

1           10.    The system as recited in claim 1, further comprising a medical service/good  
2 provider listing provided by the network provider to the members.

1           11.    The system as recited in claim 10, wherein the medical service/good provider  
2 listing comprises basic listings and premium listings.

1           12.    The system as recited in claim 11, wherein the basic listings are provided to  
2 medical service/good providers free of charge.

1           13.    The system as recited in claim 11, wherein the premium listings are provided  
2 to medical service/good providers upon payment of a premium listing fee.

1           14.    The system as recited in claim 13, wherein the premium listings include a link  
2 to a customizable web page for the medical service/good providers that is accessible via a  
3 global telecommunications network.

1           15.    The system as recited in claim 13, wherein the premium listings include a link  
2 to the medical service/good provider's web site.

1        16.    The system as recited in claim 13, wherein the premium listings are  
2 customized for each medical service/good provider.

1        17.    The system as recited in claim 10, wherein the discount price list and the  
2 medical service/good provider listing is accessible via a global telecommunications network.

1        18.    The system as recited in claim 10, wherein the discount price list and the  
2 medical service/good provider listing are searchable by the members using one or more  
3 search criteria.

1        19.    The system as recited in claim 18, wherein one of the search criteria is based  
2 on geographic area

1        20.    The system as recited in claim 18, wherein one of the search criteria is based  
2 on the services and goods provided by the medical service/good providers.

1        21.    The system as recited in claim 1, further comprising one or more  
2 advertisements provided by the network provider to the members.

1        22.    The system as recited in claim 21, wherein an advertiser pays the network  
2 provider an advertising fee to provide the advertisements to the members.

1        23.    The system as recited in claim 21, wherein the advertisement provided to a  
2 member is based on one or more search criteria used to search the medical service/good  
3 provider listing.

1        24.    The system as recited in claim 1, wherein the network provider is an insurance  
2 provider.

1           25.    The system as recited in claim 24, wherein the insurance provider provides  
2 members with major medical insurance in return for payment of one or more major medical  
3 premiums.

1           26.    A method for providing a health care plan comprising the steps of:  
2           receiving a membership fee from one or more individuals to become members of the  
3 health care plan;  
4           obtaining information from one or more medical service/good providers that have  
5 joined the health care plan; and  
6           providing a discount price list that regulates the cost of services/goods provided to the  
7 members by the medical service/good providers such that the members pay the medical  
8 service/good providers in-full directly for any services/goods rendered based on the discount  
9 price list.

1           27.    A computer program embodied on a computer readable medium for providing  
2 a health care plan comprising:  
3           a code segment for receiving a membership fee from one or more individuals to  
4 become members of the health care plan;  
5           a code segment for obtaining information from one or more medical service/good  
6 providers that have joined the health care plan; and  
7           a code segment for providing a discount price list that regulates the cost of  
8 services/goods provided to the members by the medical service/good providers such that the  
9 members pay the medical service/good providers in-full directly for any services/goods  
10 rendered based on the discount price list.

1           28.    An apparatus for providing a health care plan comprising:  
2           a server;  
3           one or more storage devices communicably coupled to the server, the one or more  
4           data storage devices containing a discount price list that regulates the cost of services/goods  
5           provided to a member of the health care plan by a medical service/good provider such that  
6           the member pays the medical service/good provider in-full directly for any services/goods  
7           rendered based on the discount price list;  
8           a communications interface communicably coupled to the server that allows a  
9           member to access the discount price list; and  
10          wherein the member is an individual that has paid a membership fee to join the health  
11          care plan.